Certificate Number: 05781-PAW-DE-039216308

Bankruptcy Case Number: 19-23693



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 6</u>, 2025, at 7:42 o'clock <u>PM PST</u>, <u>Patrick Reed</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District</u> of Pennsylvania.

Date: January 6, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President